

Certificate Number: 15317-PAE-DE-037070647

Bankruptcy Case Number: 20-12498



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 28, 2022, at 3:26 o'clock PM PST, Kristie E Arnold completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 29, 2022 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor